

**CHAPTER 13 PLAN  
UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI**

Debtor: Lilly S. Davis SSN: XXX-XX-5718 CASE NO. \_\_\_\_\_  
 Joint Debtor: \_\_\_\_\_ SSN: XXX-XX-\_\_\_\_\_ Median Income:  Above  Below  
 Address: 505 Hopewell Road  
Collins, MS 39428

**THIS PLAN DOES NOT ALLOW CLAIMS.** Creditors must file a proof of claim to be paid under any plan that may be confirmed. **The treatment of ALL secured and priority debts must be provided for in this plan.**

**PAYMENT AND LENGTH OF PLAN**

The plan period shall be for a period of 36 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

- (A) Debtor shall pay \$ 155.00 ( monthly,  semi-monthly,  weekly, or  bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

disabled--will pay in personally

- (B) Joint Debtor shall pay \$ -0- ( monthly,  semi-monthly,  weekly, or  bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

NA

**PRIORITY CREDITORS.**

Filed claims which are not disallowed are to be paid in full or as ordered by the Court as follows:

Internal Revenue Service: \$ -0- at \$ \_\_\_\_\_/month

Mississippi Dept. of Revenue: \$ -0- at \$ \_\_\_\_\_/month

Other/\_\_\_\_\_: \$ -0- at \$ \_\_\_\_\_/month

**DOMESTIC SUPPORT OBLIGATION. DUE TO:** NA

POST PETITION OBLIGATION: In the amount of \$ \_\_\_\_\_ per month beginning \_\_\_\_\_.  
 To be paid  direct,  through payroll deduction, or  through the plan.

PRE-PETITION ARREARAGE: In the total amount of \$ \_\_\_\_\_ through \_\_\_\_\_ which shall be paid in the amount of \$ \_\_\_\_\_ per month beginning \_\_\_\_\_.  
 To be paid  Direct,  through payroll deduction, or  through the plan.

**HOME MORTGAGES.** All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

Mtg pmts to GreenTree/Ditech Beginning Nov. '15 @ \$ 316.30  Plan  Direct

Mtg pmts to \_\_\_\_\_ Beginning \_\_\_\_\_ @ \$ \_\_\_\_\_  Plan  Direct

Mtg pmts to \_\_\_\_\_ Beginning \_\_\_\_\_ @ \$ \_\_\_\_\_  Plan  Direct

Mtg arrears to NA Through \_\_\_\_\_ \$ \_\_\_\_\_ @ \$ \_\_\_\_\_ /mo

Mtg arrears to \_\_\_\_\_ Through \_\_\_\_\_ \$ \_\_\_\_\_ @ \$ \_\_\_\_\_ /mo

Mtg arrears to \_\_\_\_\_ Through \_\_\_\_\_ \$ \_\_\_\_\_ @ \$ \_\_\_\_\_ /mo

Debtor's Initials \_\_\_\_\_

Joint Debtor's Initials \_\_\_\_\_

Chapter 13 Plan, Page 1 of \_\_\_\_\_

**MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:**

Creditor: NA Approx. amt. due: \_\_\_\_\_ Int. Rate: \_\_\_\_\_  
 Property Address: \_\_\_\_\_ Are related taxes and/or insurance escrowed  Yes  No

Creditor: \_\_\_\_\_ Approx. amt. due: \_\_\_\_\_ Int. Rate: \_\_\_\_\_  
 Property Address: \_\_\_\_\_ Are related taxes and/or insurance escrowed  Yes  No

**NON-MORTGAGE SECURED CLAIMS.** Creditors that have filed claims that are not disallowed are to retain lien(s) pursuant to 11 U.S.C. § 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

<u>CREDITOR'S NAME</u>	<u>COLLATERAL</u>	<u>910* CLM</u>	<u>APPROX. AMT. OWED</u>	<u>INT. VALUE</u>	<u>PAY RATE</u>	<u>VALUE OR AMT. OWED</u>
United Consumer	Kirby PML/vacuum C1 No	600.00	100.00	5%		value
TowneCraft	PML/pots & pans	2,800.00	100.00	5%		value

\* The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

**SPECIAL CLAIMANTS** including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

<u>CREDITOR'S NAME</u>	<u>COLLATERAL</u>	<u>APPROX. AMT. OWED</u>	<u>PROPOSED TREATMENT</u>
1ST Franklin Fin	NonPML/persprop	2,898.00	avoid §522(f) lien
Community Credit	'91 Lincoln	1,600.00	Abandon
First Tower Loan	NonPML/persprop	3,200.00	avoid §522(f) lien
Republic Finance	NonPML/persprop	1,800.00	avoid §522(f) lien
Ruby Fund LLC	Rent to own storage bldg	800.00	abandon

**STUDENT LOANS** which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

<u>CREDITOR'S NAME</u>	<u>APPROX. AMT. OWED</u>	<u>CONTRACTUAL MO. PMT.</u>	<u>PROPOSED TREATMENT</u>
NONE			

**SPECIAL PROVISIONS** which may apply to any or all payments to be paid through the plan, including, but not limited to, adequate protection payments:

\_\_\_\_\_

\_\_\_\_\_

**GENERAL UNSECURED CLAIMS** total approximately \$ 17,206.22. Such claims must be *timely filed* and not disallowed to receive payment as follows: IN FULL (100%), 10 %(percent) MINIMUM, or a total distribution of \$                 , with the Trustee to determine the percentage distribution. *Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.*

Total attorney fee charged: \$ 3,200.00  
Attorney fee previously paid: \$ 100.00  
Attorney fee to be paid in plan: \$ 3,100.00

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent

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Attorney for Debtor (Name/Address/Phone/Email)

EDWIN F. TULLOS

PO BOX 505

RALEIGH MS 39153

Telephone/Fax:

Telephone No. 601-782-9411

Facsimile No. 601-782-4439

Email address edwintullos@bellsouth.net

DATED: 10-6-15

DEBTOR'S SIGNATURE

Reiley S. Davis

JOINT DEBTOR'S SIGNATURE

ATTORNEY'S SIGNATURE

Edwin F. Tullos

Chapter 13 Plan, Page 3 of \_\_\_\_\_

Effective: October 1, 2011